

# **RURAL BUSINESS DEVELOPMENT GRANT APPLICATION TOOLKIT FY2021**

**CFDA NUMBER: 10.351**

**CFDA TITLE: RURAL BUSINESS DEVELOPMENT GRANT**

**Application Due by close of business (4:30 pm)  
February 26, 2021**

Applications must be submitted to Rural Development via email (preferred method) or regular mail, Federal Express or UPS. Electronic signatures are acceptable.

**New Jersey**

Maryann Tancredi, Business Programs Director  
521 Fellowship Road, Suite 130  
Mount Laurel, NJ 08054  
(856) 787-7752  
[Maryann.Tancredi@usda.gov](mailto:Maryann.Tancredi@usda.gov)

USDA Rural Development home page: <http://www.rd.usda.gov/>

USDA Rural Development New Jersey home page: <http://www.rd.usda.gov/nj>

# USDA Rural Business Development Grant

## Application Toolkit

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### Background

The Congressional mandate established by Congress in the Agricultural Act of 2014 (2014 Farm Bill) requires USDA Rural Development to establish a new program called the Rural Business Development Grant (RBDG) which combines the former Rural Business Opportunity Grant (RBOG) and Rural Business Enterprise Grant (RBEG). The Agency has made no substantive changes to either program when combining the regulations into one RBDG program.

USDA Rural Development is charged with assisting, among other entities, the startup, expansion and continuation of small and emerging businesses and/or non-profits in rural communities. Rural Development supports this portion of the overall mission through two grant programs, the RBEG and RBOG programs.

Rural Development makes RBEGs to public bodies and non-profit corporations so that they may assist small and emerging businesses and/or non-profits in their communities to create and support jobs. RBEG funds may be used to: Acquire or develop land, buildings, plants, equipment; access streets and roads, parking areas, utility extensions, necessary water and supply and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to create, expand, or operate rural distance learning programs that provide educational or job training instruction related to potential employment or job advancement to adult students.

RBOG funds are made to public bodies and non-profit corporations to assist businesses and/or non-profits in their communities. RBOG funds may be used to assist in the economic development of rural areas by providing technical assistance, training, and planning for business

The Agency combined 7 CFR part 1942, subpart G and 7 CFR part 4284, subpart G into the RBDG rule at 7 CFR part 4280, subpart E. Rural Development has also integrated applicable general provisions of 7 CFR part 4284, subpart A into the RBDG rule. Essentially, the Agency did not change any of the requirements of either program but blended the two regulations into one and eliminated duplicative portions so that there is only one set of requirements. The Agency also combined definitions so that the public has one definition for both programs as well as blended the scoring requirements of both former regulations. Finally, the Agency blended the application processes into one streamlined set of procedures under the RBDG funding, incorporating the statutory language of the 2014 Farm Bill (7 U.S.C. 1932(c)) specifying how the funding would be split.

Grant funds may be used for projects identified as either business opportunity type grants or business enterprise type grants. The Agency will set aside 10 percent of its RBDG appropriation for business opportunity type grants. The Agency reserves the right to reallocate funds set aside for business opportunity type grants to business enterprise type grants if it becomes apparent to the Agency that there is insufficient demand for the funds set aside for the business opportunity type grants.

### **Strategic Economic and Community Development**

#### **Background and Discussion**

The Agency administers a multitude of Federal programs for the benefit of rural America, ranging from housing and community facilities to infrastructure and business development. Its mission is to increase economic opportunity and improve the quality of life in rural communities by providing the leadership, infrastructure, capital, and technical support that enables rural communities to prosper. To achieve its mission, the Agency provides financial support (including direct loans, grants, and loan guarantees) and technical assistance. Section 379H Strategic and Economic Community Development of the Consolidated Farm and Rural Development Act (7 U.S.C. 2008v) supports rural communities by

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The purpose of this subpart is to support projects, by awarding reserved funds, that implement strategic community investment plans on a Multi-jurisdictional and Multi-sectoral basis through the submission and review of applications for the promoting regional economic and community development. Reservation of targeted funds are available for covered Rural Development programs including Rural Business Development Grants to encourage regional economic and community development. Section 6401 of the 2018 Farm Bill amended Section 379H, Strategic Economic and Community Development of the Consolidated Farm and Rural Development Act to state that **projects must be part of both a multi-jurisdictional and multi-sectoral Strategic Community Investment Plan in order to receive consideration for the set-aside.** *Multi-jurisdictional means two or more jurisdictions. Sector means stakeholders from areas such as business, health, education, and/or workforce; or from organization types such as public, private, non-profit, and/or philanthropy.*

## How may funds be used?

**Enterprise type** grant funds must be used on projects that will promote the development of multiple rural small and emerging businesses in rural areas as specified in the grant application.

### Uses May Include:

- Technical Assistance Activities (*i.e. feasibility studies, marketing plans*)
- Equipment purchases (*\$5,000 or less- grantee must retain ownership and or shared business incubator equipment*)
- Construct, improve, or purchase buildings, used for economic development of multiple small and emerging private rural business
- Infrastructure
- To Capitalize Revolving Loan Funds

**§ 200.311 Real property.** 2 CFR 200.311(c)(1)(2)(3) provides instructions concerning security interest a grantee and the Federal awarding agency must adhere to. regarding the disposition of real property and equipment (if applicable).

**Opportunity type** grant funding must be used for projects in rural areas and they can be used for:

### Uses May Include:

- Promote sustainable economic development in rural communities
- Economic planning for rural communities
- Provide technical assistance to rural businesses
- Provide training for rural entrepreneurs, or comprehensive area wide planning

## How are applications evaluated for competitive funding?

RBDG applications compete at the state office level, which are dependent on appropriations and Native American and Strategic Economic Community Development Set-A-Side compete at the National Level.

All applications are evaluated based on:

- Evidence showing job creation to occur with local businesses;
- Percent of nonfederal funding committed to the project;
- Economic need in the area to be served;
- Consistency with local economic development priorities;
- Experience of the grantee with similar efforts; and
- Other factors described in the current Notice of Solicitation of Applications (NOSA), if one is published.

## DOCUMENT PURPOSE

The purpose of this Application Toolkit is to assist eligible applicants to navigate the program requirements as detailed in **7 CFR Part 4280 Subpart E** and ensure a complete application submission of all required details and documents for Rural Business Development Grant proposals. While this Application Toolkit is not required, applicants are highly encouraged to utilize this as a tool.

## Checklist

*Before you submit your application, please be sure you have addressed all of the following elements.*

- ☐ DUNS number (can be obtained for FREE) - <http://fedgov.dnb.com/webform>
- ☐ SAM number – <https://sam.gov/SAM/> ☐ Expiration of SAM Date: \_\_\_\_\_

### Required forms:

- ☐ [SF424 Application for Federal Assistance](#)
- ☐ [SF424-A Budget Information Non-Construction Program](#)
- ☐ [SF424-B Assurances Non-Construction Program](#)
- ☐ [400-1 Equal Opportunity Agreement](#)
- ☐ [400-4 Assurance Agreement](#)
- ☐ [AD1047 Certification Regarding Debarment, Suspension and Other Responsibility Matters](#)
- ☐ [AD1049 Certification Regarding Drug-Free Workplace Requirements](#)
- ☐ [RD Inst. 1940-Q, EXH A-1 "Certification for Contracts, Grants, & Loans"](#)
- ☐ [AD3030 Representations Regarding Felony conviction and Tax Delinquency Status for Corporate Applicants](#)
- ☐ [RD1940-20 Request for Environmental Information](#)
- ☐ [Project Jobs and Businesses Assisted](#)
- ☐ [1980-88 Strategic Economic and Community Development \(Section 6025\) Priority](#)

### Non-Profits Also Include in Appendix A:

- ☐ Articles of Incorporation (including any amendments)
- ☐ Bylaws (including any amendments)
- ☐ Certificate of Good Standing issued by the New Jersey/ Secretary of State. Certificate should be less than a year old.
- ☐ IRS letter granting non-profit standing
- ☐ Resolution passed by the board authorizing entity to apply and administer the RBEG/RBOG, including the name and title of the person authorized to sign grant documents.
- ☐ List of Board Members

### Public Bodies Also Include in Appendix A:

- ☐ Documentation of organization (dated established if other than city, county, or state government).
- ☐ Resolution passed by the governing board authorizing entity to apply and administer the RBDG/RBOG, including the name and title of the person authorized to sign grant documents.
- ☐ List of Board Members

## Strategic Economic Community Development Applicants Also Include in Appendix SECD:

- ☐ Form 1980-88 Strategic Economic and Community Development (Section 6025) Priority
- ☐ Additional documentation to support SECD application

### Section 1. Summary Information:

- ☐ Legal name of applicant
- ☐ Requested Grant Amount
- ☐ Certification of Relationship to RD employee
- ☐ Certification of serving rural areas
- ☐ Certification of Citizenship
- ☐ Certification of assisting small businesses

### Section 2. Applicant Eligibility:

- ☐ Applicant Type

### Section 3. Project Eligibility:

- ☐ Business **Opportunity** Project
  - ☐ Economic Development Result
  - ☐ Local and Area Strategic Plans
  - ☐ Suggested Performance Criteria
  - ☐ Demonstration of Need
- ☐ Business **Enterprise** Project
  - ☐ Development or Financing of Small & Emerging Business
  - ☐ Demonstration of Need
  - ☐ Suggested Performance Criteria

### Section 4. Written Narrative:

- ☐ Project Need
- ☐ Project Benefits
- ☐ Eligible Grant Purpose
- ☐ Area(s) to be Served
- ☐ Method and Rationale to Select Service Recipients
- ☐ Coordination with Area Economic Development
- ☐ Jobs Created/Saved
- ☐ Applicants Expertise
- ☐ Goals to be Accomplished
- ☐ Work Plan and Budget

## Appendices:

- ☐ Appendix A – Organizational Documents
- ☐ Appendix B – Proposed Scope of Work
- ☐ Appendix C – Latest 3 Years Financial Information
- ☐ Appendix D – Supplemental Funds Verification
- ☐ Appendix E – Documentation of Experience
- ☐ Appendix F – Letters of Commitment from Businesses to be assisted (include jobs saved/created) Letters of Support
- ☐ Appendix G – Additional Supporting Documentation
- ☐ Appendix H – Economic Distress Information
- ☐ Appendix I - Strategic Economic Community Development Applicants Also Include in Appendix SECD

## DUNS Number Registration

### Step-by-Step Process to Register with iUpdate and Obtain a DUNS Number

The DUNS number is a unique nine-character identification number provided by the commercial company Dun & Bradstreet (D&B).

1. Click or copy the following link to your browser <http://fedgov.dnb.com/webform>
2. Click on “Begin D-U-N-S Search / Request Process” at the top of the left-hand toolbar
3. In the “Search” screen select “United States of America” (It will be at the top of the list) from the drop-down list and click “Continue”
4. In the “iUpdate – Webform Page” click on “Continue to iUpdate” arrow at the bottom of the screen
5. In iUpdate, locate the center box titled “Find DUNS or Request new DUNS” and click on the “Start Now” button
  - You must successfully complete 4 easy steps to access I Update. You can follow the status bar at the top of the page to manage your progress.
6. You must first make sure your company is not already on file. In the “Company Look-up” screen, please enter your Business Name, City and State and click the “Search” button.

## Company Look-up

Having trouble finding your company? Follow the below tips:

- Remove symbols from your search criteria. Example – if your company name is D & K GLOBAL ENTERPRISES remove the “&” sign from your search
- Avoid any type of punctuation marks
- Only enter the first word or two of the business name. Sometime less search criteria is better
- Avoid abbreviations if not specifically part of the legal company name

- If the company name carries the proper name of an individual, only enter Last Name of the individual in the “Business Name” section
  - Exclude corporate status designations in the “Business Name” section. (i.e. - Inc, Corp, LLC, Co. etc.)
  - If you locate your Business but the address is from a previous location, select that record as you can alter the address and other information once you are registered.
7. If you do not locate your company, click on the “Request a D-U-N-S Number” arrow at the bottom of the screen
8. You will now be in the New D-U-N-S Registration Process.

Two **IMPORTANT NOTES:**

- **PERSONAL** information is required at this step to validate your **PERSONAL** identity and eliminate fraudulent activity. **Do not** enter your **company address** as your registration will **fail**.
- ☐ Please ensure you see the ReCaptcha box at the bottom of the screen. If you do not have the ReCaptcha box, you will need to return to Step 8. When you get the box “Do you want to view only the webpage content that was delivered securely?” Click the “No” button.

## Step 1 - Personal Information

This information is required at this step to validate your **PERSONAL** identity. **Do not enter** your **company address** as your registration will fail.

- Legal First Name and Legal Last Name:
  - Ensure you enter **your** Legal First Name and Legal Last Name. Examples – What is your name on your Driver’s License, Mortgage, Mailing Address, etc.
  - Avoid the use of nicknames, initials, and suffixes such as JR, SR, II, etc.
- Enter **your** current physical **home** address.
- Home Telephone:
  - What telephone number do you most commonly use as your **Home Telephone Number?** (i.e. your cell phone is used as your Home telephone number)

## Step 2 – Company Info.

- Complete the company information sections. This will provide us the data necessary to build your D-U-N-S Number.

## Step 3 – Review Details

- Review your company details. If correct proceed to Step 4.

## Step 4 – Request Confirmation

- Click the “Submit” button to complete your request.

**Note:** Under normal circumstances the DUNS is issued within 1-2 business days when using the D&B online process.

It is recommended that you go directly to the D&B website to register for your DUNS number; however, you may call D&B at 1-800-333-0505 for assistance. If calling in:

- enter option “2” to register your business for Federal Assistance, then
- enter option “1” for Federal Registration.
- A service representative will answer and may suggest optional “products” to purchase – remember, obtaining a DUNS number is absolutely **FREE** for all entities doing business with the Federal Government.

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## Register your Business with the System of Award Management (SAM)

You need to register your business with the federal government's SAM, the primary database of vendors doing business with the federal government. This registration is sometimes referred to as "self-certifying" your small business. Federal Acquisitions Regulations (FAR) require all prospective vendors to be registered in SAM prior to the award of a contract, basic agreement, basic ordering agreement, or blanket purchase agreement.

Using SAM, you will be able to register your business size and socio-economic status while completing the required solicitation clauses and certification. By completing your required solicitation clauses and certifications you certify that the information provided about your company and its business activities are correct.

SAM is also a marketing tool for businesses. SAM allows Government agencies and contractors to search for your company based on your ability, size, location, experience, ownership and more. SAM also informs searchers of firms certified by the SBA under the 8(a) Development and HUBZone Programs.

[www.sam.gov](http://www.sam.gov)

### **ALERT: SAM IS FREE TO REGISTER**

There is NO FEE to register, or maintain your registration, in the System for Award Management ([SAM.gov](http://SAM.gov)). If you receive an email from a company claiming to represent [SAM.gov](http://SAM.gov), be cautious. If you get an e-mail from a company offering to help you register in [SAM.gov](http://SAM.gov) asking you to contact them and pay them money, be cautious. These messages are not from the Federal Government. It is FREE TO REGISTER in [SAM.gov](http://SAM.gov) for any entity. It is also free to get help with your registration.

### **To create an account and access SAM as a new user:**

**Step 1:** Go to [www.sam.gov](http://www.sam.gov).

**Step 2:** Click on “Create a User Account.”

**Step 3:** Choose Account Type:



**Create an Individual User Account** to perform tasks such as register/update your entity, create and manage exclusion records or to view FOUO level data for entity records.

**Create a System User Account** if you need system-to-system communication or if performing data transfer from SAM to your government database system. Complete the requested information, and then click "Submit."

**Step 4:** Click "DONE" on the confirmation page. You will receive an email confirming you have created a user account in SAM.

**Step 5:** Click the validation link in the email that contains the activation code within 48 hours to activate your user account. If the email link is not hyperlinked (i.e., underlined or appearing in a different color), please copy the validation link and paste it into the browser address bar. You can now register an entity. If you are a designated government official, you can search For Official Use Only (FOUO) information and enter exclusions into the system.

**Step 6:** If you are an organization, business, government agency or grantee (known in SAM as an "entity"), you must also register your entity in SAM. NOTE: Creating a user account does not create a registration in SAM, nor will it update/renew an existing registration in SAM.

#### **To register in SAM as an entity:**

**Step 1:** Login to SAM with your user ID and password.

**Step 2:** Gather all of the required information needed to complete your registration.

**Step 3:** Click on "Register New Entity" from the left side navigation pane. Then click "Start Registration" near the bottom of the registration overview page.

**Step 4:** Complete and submit the online registration. It is estimated that it will take approximately 45 minutes to complete registration if you already have all the necessary information on hand, depending upon the size and complexity of your entity.

**Step 5:** You will receive a "congratulations message" from SAM.gov after registration has been successfully submitted and an email confirming that your registration is in process. Note that new registrations can take an average of 7-10 business days to process in SAM. SAM must send out some information for validation with outside parties before your registration can be activated; this includes TIN validation with the IRS and CAGE validation/assignment with DoD. This timeframe may be longer if the information you provide is flagged for manual validation by either party. If you notice your registration has had a 'Submitted' status for longer than 10 business days, and you have not otherwise been contacted to correct or update information, please contact the Federal Service Desk at 866-606-8220 or <https://www.fsd.gov>.

**To update your entity's SAM registration, follow the below steps:**

**Step 1.** Go to the SAM Homepage: [www.sam.gov](http://www.sam.gov).

**Step 2.** Login first by entering your username and password in the top right-hand corner and then click the "Log In" button.

**Step 3.** Select "Register/Update Entity" on the left-side of your screen.

**Step 4.** You will see options for "Complete Registrations", "Incomplete Registrations" and "Inactive Registrations." Click on "Complete Registrations" if your registration is noted as Active.

**Step 5.** Click on "Incomplete or Inactive," if you have changes that you want to enter. Please select the entity record that you want to update from the Entity List box and click the "Update" button.

**For SAM Customer Service, contact:  
Federal Service Desk**

**URL:** [www.fsd.gov](http://www.fsd.gov)

**Hours:** 8am - 8pm (Eastern Time)

**866-606-8220**

If you press the HELP tab, you will find:

- - [Quick User Guides](#)
  - [Full User Guide](#)
  - [Helpful Hints](#)
  - [Demonstration Videos](#)
  - [Exclusions](#)
  - [Information](#) [External](#)

# USDA Rural Business Development Grant

## Application Toolkit

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### Application Template

#### Section 1: Summary Information

Legal Name of Applicant:

Requested Grant Amount: \$

DUNS #

SAM/CCR Registration Cage Code:

Expiration Date:

All applicants for Federal grant funding must register in the Central Contractor Registration (CCR) database, or its successor database, known as the System for Award Management (SAM), at <https://www.sam.gov>, whether applying electronically or by paper, and at no cost. Registration may take 1-1.5 hours to complete and requires a DUNS #, tax ID and business name, statistical and financial information about the business (including number of employees and annual receipts for each of previous 3 years), and Electronic Funds Transfer information for payment of grant disbursements to grantee (Routing #, Account #, ACH contact). Registration activation will take 1-5 days with an established tax ID; OR 2-5 weeks if a new Employer Identification Number is used. A cage code number and expiration date will be provided when the registration is activated and **must** be included in your RBDG application information. For technical assistance, call the toll-free assistance line at 1-866-606-8220 and press "1." Enter the registration cage code and expiration date in field 5(a), "Federal Entity Identifier," on Form SF-424.

This registration must remain active, with current information, at all times during which an entity has an application under consideration by an Agency or has an active Federal Award. To remain registered in the database after the initial registration, the applicant is required to review and annually update its information in the database to ensure it is current, accurate and complete.

#### Project Summary

*[Please provide a brief summary of your proposed project]*

#### Certifications/ General Information

##### 1. Relationships to RD employees

To assure the high standards of honesty, integrity, and impartiality maintained by Rural Development employees, we need to identify any Rural Development assistance to be provided to employees, their relatives, or their business or close personal associates. This includes insured or guaranteed, loans or grants to individuals or organizations. If you know of any relationship or association you (the applicant) may have with a Rural Development employee, please provide this information, or advise if there is none. Your response will allow us to make special provisions for processing but will not affect your application status.

Immediate family, other relatives or close associates who are USDA Rural Development employees, if any, are listed here

If none, indicate here

## 2. Location

No (small and emerging) business located within or adjacent to a community in excess of 50,000 population may be served with the services provided with grant funds. Note your agreement here that no (small and emerging) business to be served will be located in or adjacent to a community of 50,000 populations or more

## 3. Citizenship requirements

All (small and emerging) businesses assisted with grant funds must be at least 51 % owned by U.S. citizens or resident aliens. Note your agreement here that all (small and emerging) businesses assisted will be at least 51 % owned by U.S. citizens or resident aliens

## 4. Small and emerging private business enterprise requirements

All businesses assisted with RBDG funds must meet the following definition: "Any private business which will employ 50 or fewer new employees and has less than \$1 million in projected gross revenues." Note your agreement here that all businesses assisted will meet the RBDG program definition of small and emerging private business enterprise

## SECTION 2: Applicant Eligibility

Applicant Type– Please Check One:

- ☐ Public Body/Government Entity  
☐ Nonprofit Entity

## SECTION 3: Project Eligibility

Application Type – Please Check One:

- ☐ Enterprise Grant ☐ Opportunity Grant

Rural Development makes Rural Business **Enterprise Grants** to public bodies and non-profit corporations so that they may assist small and emerging businesses and/or non-profits in their communities to create and support jobs. RBEG funds may be used to: Acquire or develop land, buildings, plants, equipment; access streets and roads, parking areas, utility extensions, necessary water and supply and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to create, expand, or operate rural distance learning programs that provide educational or job training instruction related to potential employment or job advancement to adult students.

Rural Business **Opportunity** Grant funds are made to public bodies and non-profit corporations to assist businesses and/or non-profits in their communities. RBOG funds may be used to assist in the economic development of rural areas by providing technical assistance, training, and planning for business.

### **Enterprise Grant Applicants Only:**

- Development or Financing of Small & Emerging Private Businesses  
*[Describe how grant funds will be used to finance and/or develop Small and Emerging Businesses in Rural Areas. Supporting Documentation can be inserted into Appendix G]*

# USDA Rural Business Development Grant

## Application Toolkit

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### For request to purchase equipment

Provide a detailed list with estimated cost per item.

### For revolving loan fund requests only

RBDG revolving loan fund initial administrative costs are the responsibility of the applicant. All funds awarded from this agency must be used for loans. As loans are repaid, principal and interest are the basis of the continuation of the revolving loan fund. Interest collected may be used to offset administrative costs. For example, a revolving loan fund that charges a 5% interest rate might require 1-2% for administrative costs, with the remaining interest along with the principal paid used for relending. Please provide a "proposed use of interest funds" as a part of your plan to provide financial assistance to third parties (RD Instruction 4280.453 [4274.319]). The Intermediary's contribution for administrative costs should be budgeted as a separate item from the Intermediary's contribution to be used for (small and emerging) business loans.

### **Opportunity Grant Applicants Only:**

- Economic Development Result

Opportunity Type Grants may be made only when there is reasonable prospect that the project will result in economic development of a rural area. *[Describe the economic development that will occur as a result of the proposed project. Include demonstration of project sustainability. Supporting Documentation can be inserted in Appendix G]*



- Local and Area Strategic Plans

Grants may be made only when the proposed project is consistent with local and area-wide strategic plans for community and economic development, coordinated with other economic development activities in the project area and consistent with USDA Rural Development State Strategic Plan. *[Describe how the project coincides with local or regional strategic plans. Supporting Documentation can be inserted in Appendix G]*



### **All Applicants:**

#### **Section 4: Written Narrative**

##### **4.1 Project Need**

*[Explain proposed project and why the project is needed. Supporting Documentation can be inserted in Appendix G]*



##### **4.2 Project Benefits**

*[Explain the benefits of the proposed project. Supporting Documentation can be inserted in Appendix G]*



##### **4.3 Eligible Grant Purpose**

*[Explain how the proposed project meets an eligible grant purpose. Supporting Documentation can be inserted in Appendix G]*



##### **4.4 Area to be Served**

*[Describe the area to be served, identifying each governmental unit (i.e. town, county, etc.) to be affected by the project]*

4.5 Method and Rationale to Select Service Recipients

*[Describe how the service area was selected and the businesses that will receive assistance. If the businesses haven't been selected, describe how they will be selected.]*

4.6 Coordination with Area Economic Development Activities

*[Description of how the project will coordinate Economic Development activities with other Economic Development Activities within the project area. Supporting Documentation can be inserted in Appendix G]*

4.7 Businesses to be Assisted and Economic Development to be Accomplished

*[Describe Businesses to be assisted (if appropriate) and Economic Development to be accomplished. Supporting Documentation can be inserted in Appendix G]*

4.8 Jobs Created/Saved

*[Describe how the proposed project will create jobs or save existing jobs in the service area and provide an estimated number of jobs created and jobs saved. This is evidenced by letters of commitment from rural businesses that will be directly assisted in Appendix F.]*

Number of jobs expected to be created \_\_\_\_\_ or saved \_\_\_\_\_

**Jobs created are the jobs created by the "businesses assisted" and are directly related to, a result of, and attributed to the project funded by the RBDG project.** Jobs created are generally located at the project site; however, jobs created may be located off site if they are employed by the business assisted and are directly related to the project. Examples may include increases in off-site sales staff due to a production expansion project. Enter the estimated number of jobs that will be created if the project is implemented. Part-time and seasonal jobs will be converted to full-time equivalents (FTE): count 2 part-time jobs as 1 full-time job; count 3 seasonal jobs as 1 full-time job. If part-time and/or seasonal jobs add up to a fraction, round up to the next whole number.

4.9 Applicant Expertise

*[Insert key personnel, names and experience of personnel on staff and, if applicable, under contract to be utilized for delivery of project tasks. Experience should include a description of the applicant's demonstrated capability and experience in providing the proposed Project assistance or similar Economic Development activities, including experience of key staff members and persons who will be providing the proposed Project activities and managing the Project ability to perform assigned tasks. Attach resumes and other supporting documentation of experience in Appendix E]*

4.10 Work Plan Narrative

*[Insert work plan narrative including how the grant purposes will be accomplished and milestones for accomplishing the proposed tasks. Additionally, if selected for funding, provide a statement indicating how soon after notification of grant obligation project will begin]*

Suggested Performance Criteria:

*Suggest one or more relevant criterion to be used to evaluate the performance of the grant project during its operational phase post-award, as benchmarks to assess whether or not the primary goals and objectives proposed in the scope of work are accomplished during the project period. These criteria should relate to the overall project goal of financing and/or assisting small and emerging businesses or conducting business opportunity projects, with a resulting creation or saving of jobs.*

*[Insert Performance Evaluation Criteria]*

#### 4.11 Project Budget Information

##### a. Sources of Funding

*[Identify sources and amounts of matching funds. Provide written verifiable commitment of funds from other sources. An authorized representative of the organization contributing matching funds from another source must provide evidence that the funds are available at time of application and will be used for the proposed project. Verification of matching funds documentation should be in Appendix D.]*

#### Matching Funds:

Verification of match must be provided in Appendix D

Contributor	Amount
Applicant	Enter Applicant Contribution
Enter Other Contributor	Enter Other Contribution
Enter Other Contributor	Enter Other Contribution
Enter Other Contributor	Enter Other Contribution
Total Contributions	

##### b. Project Budget Summary

Summarize the total project budget by task. Project should reasonably be completed within 1 full year after it has begun. Insert additional rows as needed.

Main Activity #	Task Name and Description	Start Date	End Date	RBDG Funds	Supplemental Funds	Total Project Costs
	<b>TOTAL PROJECT</b>			\$	\$	\$

c. Task Budget Format

Provide a budget table for **each task** that will be completed for **each main activity** listed above.

Add additional task tables as needed.

Task #1 Budget Categories	RBDG Funds	Supplemental Funds	Total Project Costs
Personnel			
Fringe Benefits			
Travel			
Supplies			
Contractual			
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Provide explanation/clarification of the basis for the above budget figures:

[Insert task budget explanation]

Task #2 Budget Categories	RBDG Funds	Supplemental Funds	Total Project Costs
Personnel			
Fringe Benefits			
Travel			
Supplies			
Contractual			
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Provide explanation/clarification of the basis for the above budget figures:

[Insert task budget explanation]

## **Scoring Information**

Applications for Rural Business Development Grants will be evaluated based on the following criteria:

Scoring Criteria: Leveraging - Applicant has evidence of commitment of funds from nonfederal sources for proposed project. Rural Development funds divided by total project costs \$ \_\_\_\_ X 100 = \_\_\_\_% which is Rural Developments portion of project funding

If Rural Development portion of project funding is:

- |                                |                 |
|--------------------------------|-----------------|
| 1. Less than 20 percent        | up to 30 points |
| 2. 20 but less than 50 percent | up to 20 points |
| 3. 50 but less than 75 percent | up to 10 points |
| 4. 75 percent or more          | 0 points        |

Scoring Criteria: Size of Grant Request

- |  |                 |
|--|-----------------|
| 1. Less than \$100,000                             | up to 25 points |
| 2. \$100,000 to \$200,000                          | up to 15 points |
| 3. More than \$200,000 but not more than \$500,000 | up to 10 points |



Scoring Criteria: Indirect cost - Applicant is **not** requesting grant funds to cover their administrative or indirect costs. up to 5 points

Scoring Criteria: Population - Proposed project(s) will be located in a community of:

- |                                       |                 |
|---------------------------------------|-----------------|
| 1. Under 5,000                        | up to 15 points |
| 2. Between 5,000 and less than 15,000 | up to 10 points |
| 3. Between 15,000 and 25,000          | up to 5 points  |

Scoring Criteria: Unemployment - Proposed project(s) will be located in areas where the unemployment rate:

- |  |                 |
|--|-----------------|
| 1. Exceeds the State rate by 25% or more   | up to 20 points |
| 2. Exceeds the State rate by less than 25% | up to 10 points |
| 3. Is equal to or less than the State rate | 0 points        |

Scoring Criteria: Median Household income - Proposed project(s) will be located in areas where the median household income (MHI) for the State is:

- |   |                 |
|---|-----------------|
| 1. Less than poverty line                   | up to 25 points |
| 2. More than poverty line but less than 65% | up to 15 points |
| 3. Between 65% and 85%                      | up to 10 points |
| 4. Equal to or greater than 85%             | 0 points        |

Scoring Criteria: Economic Distress - Points will be awarded for each of the following criteria met by the community or communities to benefit from the grant (cannot exceed 40 points total):

- |  |                 |                        |
|--|-----------------|------------------------|
| 1. Trauma<br>(Natural disaster occurred not more than 3 years prior to filing application)                                     | up to 15 points | FEMA Designation _____ |
| 2. Economic distress<br>(Military Base/Employer 20% or more loss in total jobs)  | up to 15 points |                        |
| 3. Long-Term Poverty<br>(Demonstrated by being a former EZ/EC, REAP, CC or a persistent poverty county) - indicate which _____ | up to 10 points |                        |
| 4. Long-term population decline<br>(Demonstrated by latest 3 decennial Census) - Show amounts _____                            | up to 10 points |                        |

Subtotal \_\_\_\_\_ (Cannot Exceed 40 Points)

Scoring Criteria: Applicant has written evidence that small business development will be supported by startup or expansion as a result of the grant. 5 points for each letter for separate businesses up to 25 points

Scoring Criteria: Applicant has written evidence that the proposed project will create and/or support existing jobs. The number of jobs must be evidenced by a **written commitment from the business to be assisted.**

- |  |                 |
|--|-----------------|
| 1. One job for less than \$5,000               | up to 25 points |
| 2. One job for 5,000 but less than \$10,000    | up to 20 points |
| 3. One job for \$10,000 but less than \$15,000 | up to 15 points |
| 4. One job for \$15,000 but less than \$20,000 | up to 10 points |
| 5. One job for \$20,000 but less than \$25,000 | up to 5 points  |

Amount of Grant divided by number of jobs = \$ \_\_\_\_/jobs

Scoring Criteria: Applicant has evidence of successful experience in type of activity.

- |                                      |                 |
|--------------------------------------|-----------------|
| 1. 10 or more years                  | up to 30 points |
| 2. At least 5 but less than 10 years | up to 20 points |
| 3. At least 3 but less than 5 years  | up to 10 points |
| 4. At least 1 but less than 3 years  | up to 5 points  |

Number of years' experience

#### Additional Scoring Criteria

Scoring Criteria: Discretionary points - Either the State Director or Administrator may assign up to 50 discretionary points to an application. Assignment of discretionary points must include a written justification. Permissible justifications are geographic distribution of funds, special Secretary of Agriculture initiatives such as Priority Communities, or a state's strategic goals. Discretionary points may only be assigned to initial grants. However, in the case where two projects have the same score, the State Director may add one point to the project that best fits the State's strategic plan regardless of whether the project is an initial or subsequent grant.

Appendices

# Rural Business Development Grant

## Application Toolkit

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### Appendix A: Organizational Documents

**4280-427 (b) Copies of applicant's organizational documents showing the applicant's legal existence and authority to perform the activities under the grant – such as:**

Evidence of Legal Authority and Good-standing (Examples: By-Laws, Articles of Incorporation or Organization, Letter or Certificate of Good Standing from your Secretary of State or equivalent agency).

# USDA Rural Business Development Grant

## Application Toolkit

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### Appendix B: Proposed Scope of Work

**§ 4280.427 (c) A proposed scope of work, including a description of the proposed Project, details of the proposed activities to be accomplished and timeframes for completion of each task, the number of months duration of the Project, and the estimated time it will take from grant approval to beginning of Project implementation**

Please attach Proposed Scope of Work.

# USDA Rural Business Development Grant

## Application Toolkit

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### **Appendix C: Supporting Financial Documentation**

§ 4280.427(d) (e) The latest 3 years of financial information to show the applicant's financial capacity to carry out the proposed work. If the applicant is less than 3 years old, at a minimum, the information should include all balance sheet(s), income statement(s) and cash flow statement(s). A current audited report is required if available.

Please attach latest Three (3) years financial statements including, balance sheets, income statements and current audited report if available.

# USDA Rural Business Development Grant

## Application Toolkit

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### **Appendix D: Supplemental Funds Verification**

§ 4280.427(d) (g) Documentation regarding the availability and amount of other funds to be used in conjunction with the funds from the RBDG

Documentation verifying eligible supplemental funds are available and have been committed to the project must be included in your application to qualify for consideration under applicable scoring criterion. Funds **must** be available/verifiable at time of application – In-kind funds must detail activities to be provided, documentation of value, and documentation of how value was determined.

*Examples of acceptable documentation include: a signed letter (must be on organizations letterhead) from the source of funds stating the amount of funds, when the funds will be provided, and what the funds can be used for, an executed grant agreement, and a signed resolution from your governing board authorizing the use of a specified amount of funds for the project (if funds will be contributed by the applicant organization).*

## APPENDIX D.1 Verification of Matching Funds: **Applicant Cash**

Page 1 of 1

*The use of this form is optional, but highly recommended. If you choose not to use this form, you must provide ALL of the information requested below in a similar format and include it in this Appendix. If the applicant is contributing cash-on-hand to pay for goods and/or services during the grant period that are eligible expenses for the project, the expenditure is considered a cash match. The applicant must sign this statement to verify (a) the amount of cash match, (b) the source of the cash match, and (c) use of the cash match. A copy of a bank statement with an ending date within one month of the application submission deadline **and** showing an ending balance equal to or greater than the amount of Cash Matching Funds proposed is also required at time of application (note: please redact any account numbers appearing on your statement).*

Legal Name of Applicant: \_\_\_\_\_

Title of Applicant's RBDG Project: \_\_\_\_\_

Total Project Cost: \$\_\_\_\_\_ RBDG Grant Request: \$\_\_\_\_\_ Total Applicant Cash Match: \$\_\_\_\_\_

Identify all source(s), amounts, and uses of **Applicant Cash Matching Funds** that your organization currently has available and committed to eligible RBDG project expenditures during the grant period proposed in the SF424 form and Section 5.4(2) a. Include a **copy of an account statement from each source** dated within 30 days of the application submission showing an ending balance equal to or greater than the amount of Cash Matching Funds proposed.

Applicant Source of Cash Funds	Name of Holding Institution	Cash Match Amount	Use of Funds for Project Budget Activities
Checking Account		\$	
Savings Account		\$	
Certificate of Deposit		\$	
Money Market		\$	
Mutual Funds		\$	
Other		\$	
<b>Total Cash</b>		\$	

Has your organization formally approved the Cash Match Amounts and Purpose at time of application?

☐ Yes ☐ No \_\_\_\_\_ Date of Approval ☐ \_\_\_\_\_ N/A

Print Name of Applicant/Authorized Representative: \_\_\_\_\_

Title of Applicant/Authorized Representative: \_\_\_\_\_

Signature of Applicant or  
Authorized Representative: \_\_\_\_\_ Date: \_\_\_\_\_



**APPENDIX D.2 Verification of for Matching Funds: Applicant Approved Loan or Line of Credit**

Page 1 of 1

Use of this form is optional, but highly recommended. If you choose not to use this form, you must provide ALL of the information requested below in a similar format and include it in this Appendix. Ask your lending institution to provide all of the information below, at time of application, to verify your approved Loan or Line of Credit that will be used as matching funds for your RBDG project during the grant period proposed in the SF424 form and Section 5.4(2)a.

For purposes of facilitating the Work Plan and Budget Activities identified in the associated Rural Business Development Grant (RBDG) application, and as an Authorized Representative of the lending institution identified below, I verify and confirm the following information:

**Legal Name and Address of Lender Providing Loan or Line of Credit for RBDG Matching Funds:**

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**Legal Name and Address of Intended Recipient/Borrower of Loan or Line of Credit for RBDG Matching Funds (must be the same legal name as identified on the RBDG application):**

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**Total Amount of Loan or Line of Credit to be Used for Eligible RBDG Project Purposes:** \$ \_\_\_\_\_

**Brief Description of Borrower's Use of Loan/LOC Funds:** *[Insert description]*

**Will the Loan or Line of Credit be provided to the Borrower during the proposed grant period, or on a specific date within the proposed grant period?** ☐ Yes ☐ No

**Date(s) of Transfer or Availability of the Funds to Borrower (month/day/year):** \_\_\_\_\_

**Date of Loan/LOC Approval** \_\_\_\_\_ ☐ N/A

**Print Name of Authorized Representative  
For Lending Institution:** \_\_\_\_\_

**Title of Authorized Representative:** \_\_\_\_\_

**Signature of  
Authorized Representative:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## **APPENDIX D.3 Verification of Matching Funds: Applicant IN-KIND Contribution**

Page 1 of 2

*Use of this form is optional, but highly recommended. If you choose not to use this form, you must provide ALL of the information requested below in a similar format and include it in this Appendix. You must describe (a) the nature of the goods or services to be donated and how they will be used, (b) the value of the goods or services with an explanation of the basis of the valuation, and (c) when the goods or services will be donated, including specific dates (month/day/year) corresponding to the grant period proposed in the SF424 form and Section 5.4(2)a , or to dates within the grant period, when the contributions will be made available to the project.*

**Legal Name of Applicant:** \_\_\_\_\_

**Title of Applicant's RBDG Project:** \_\_\_\_\_

Total Project Cost: \$\_\_\_\_\_ RBDG Grant Request: \$\_\_\_\_\_ Applicant In-Kind Value: \$\_\_\_\_\_

**Print Name of Applicant/Authorized Representative:** \_\_\_\_\_

**Title of Applicant/Authorized Representative:** \_\_\_\_\_

**Signature of Applicant or  
Authorized Representative:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Only eligible goods or services provided during the grant period for which no expenditure is made can be considered in-kind. Verification for in-kind contributions that are over-valued will not be accepted.*

### **PLEASE PROVIDE THE FOLLOWING DOCUMENTATION**

#### **A. Applicant Owner or Family Member Time as In-Kind Match**

If you propose to use applicant owner or family members' participation in eligible project activities as in-kind match, please provide the information below for each participant. The total value of in-kind services provided by the applicant and family members must not exceed 25 percent of total project costs. (Note: the participation of the employees of Tribes and tribal entities must be clearly documented as owner participation if it is to be used as in-kind match):

- 1) Name of Owner or Family Member who will perform the services
- 2) Relationship to the Owner of Applicant Organization
- 3) Description of services to be provided
- 4) When the services will be provided (month/day/year)
- 5) Value of services to be provided
- 6) Basis for valuation (attach supporting documentation)
- 7) Total value of all services provided by the applicant owner and all family members (Total must not exceed 25 percent of total project costs).

*[Insert documentation]*

**Continued next page**

**B. OTHER Applicant In-Kind Contributions**

If you propose to use other eligible goods or services contributed to the project, as Applicant In-kind Match, provide the information below for each good or service.

- 1) Name of provider of good or service
- 2) Relationship to the Owner of Applicant Organization
- 3) Description of the good or service to be provided
- 4) How the good or service will be used in the project
- 5) When the good or service will be provided
- 6) Value of the good or service
- 7) Basis for the valuation (include documentation)
- 8) Total value for all goods and services

*[Insert documentation]*

## APPENDIX D.4 Verification of Matching Funds: **Third-Party Cash**

Page 1 of 1

*The use of this form is optional, but highly recommended. If you choose not to use this form, you must provide ALL of the information requested below in a similar format and include it in this Appendix. The Third-Party contributor must complete and sign where indicated to verify the (a) amount of cash to be donated, and (b) when it will be donated, indicating specific dates (month/day/year) corresponding to the grant period proposed in the SF424 form and Section 5.4(2)a, or to dates within the grant period, when matching funds will be made available to the project.*

For purposes of facilitating the Work Plan and Budget Activities identified in the associated FY2017 Rural Business Development Grant (RBDG) application, and as an Authorized Representative of the third-party organization identified below, I verify and confirm the following information:

**Legal Name and Address of Third-Party providing CASH Matching Funds:**

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**Legal Name of Intended Recipient of Third-Party CASH Matching Funds:**

---

**Total Amount of Third-Party CASH Matching Funds to be Donated for Eligible RBDG Project Purposes:**

\$ \_\_\_\_\_

**Will the Third-Party CASH Matching Funds be provided to the Intended Recipient during the proposed grant period?**

☐ Yes ☐ No

Dates of Transfer/Availability \_\_\_\_\_ (month/day/year)

**Name of Financial Institution currently holding Third-party cash matching funds to be transferred to Intended Recipient:**

---

Does your organization understand that cash matching contributions from third parties cannot be used to provide services which directly benefit the third-party contributor, and that contributors of cash matching funds may not limit how or where the funds are used? ☐ Yes ☐ No

**Has your organization approved the Third-Party CASH transfer amount and RBDG general purpose?**

☐ Yes ☐ No Date of Approval \_\_\_\_\_ ☐ N/A

**Print Name of Authorized Representative**

**For Third-Party Organization:** \_\_\_\_\_

**Title of Authorized Representative:** \_\_\_\_\_

**Signature of Authorized Representative:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## APPENDIX D.5 Verification of Matching Contribution: **Third-Party In-Kind**

Page 1 of 2

*Use of this form is optional, but highly recommended. If you choose not to use this form, you must provide ALL of the information requested below in a similar format, and include it in this Appendix D. **The Third-Party contributor** may provide a signed letter with the following information or may complete and sign this form where indicated to describe (a) the nature of the goods and/or services to be donated, (b) the value of the goods and/or services to be donated with a description of the basis for the valuation, and (c) when the goods and/or services will be donated during the grant period proposed in the SF424 form and Section 5.4(2)a, including specific dates (month/day/year) within the grant period when the matching contributions will be made available.*

For purposes of facilitating the Work Plan and Budget Activities identified in the associated FY2017 Rural Business Development Grant (RBDG) application, and as an Authorized Representative of the third-party organization identified below, I verify and confirm the following information:

**Legal Name and Address of Third-Party Providing In-Kind Contribution:**

---

---

**Legal Name of Intended Recipient of Third-Party In-Kind Contribution:**

---

**Value of All Third-Party In-Kind Donation for Eligible Project Purposes:** \$ \_\_\_\_\_

### PLEASE PROVIDE THE FOLLOWING DOCUMENTATION

For **Third-Party In-Kind Contributions**, provide the following information for each good or service provided.

**Organizations contributing the services of affiliated volunteers must provide verification for *each individual volunteer*.**

Verification for in-kind contributions that are over-valued will not be accepted.

- 1) Description of the good or service
- 2) How the good or service will be used in the project
- 3) When the good or service will be provided
- 4) Value of the good or service
- 5) Basis for the valuation (include documentation)
- 6) Total value for all goods and services

*[Insert documentation]*

**Continue to next page**

**Will the third-party in-kind contribution be provided to the recipient during the proposed grant period?**

☐ Yes ☐ No

**Anticipated Date(s) of contribution:** \_\_\_\_\_

**Has your organization formally approved the In-Kind Match contribution value and purpose at Time of Application?**

☐ Yes ☐ No Date of Approval \_\_\_\_\_ ☐ N/A

**Does your organization understand that in-kind contributions from third parties cannot be used to directly benefit the third-party contributor?** ☐ Yes ☐ No

**Print Name of Authorized Representative**

**For Third-Party In-Kind Contributor:** \_\_\_\_\_

**Title of Authorized Representative:** \_\_\_\_\_

**Signature of**

**Authorized Representative:** \_\_\_\_\_ **Date:** \_\_\_\_\_

# USDA Rural Business Development Grant

## Application Toolkit

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### Appendix E: Documentation of Experience

*Please attach documentation of experience **for proposed** project activities.*

## **Appendix F: Letters of Support**



## **Appendix G – Additional Supporting Documentation**

## **Appendix H – Economic Distress Information**

## **Appendix SECD**

### **Strategic Economic Community Development**